



Important! Medicare Prescription Drug Program (Part D) changed in 2006!

Please read carefully to see if these changes affect you:

1. **Part D plans may not drop your drugs**, but they may change their list of covered drugs at any time. If they remove your drug from their list, they must keep covering that drug for you for the rest of the calendar year (until the end of the next Open Enrollment, Nov. 15 – Dec. 31).

Drug plans may still stop covering unsafe drugs, and brand name drugs if a low-cost generic version becomes available.

What has changed? In the past, plans could change drug lists and stop covering your drugs after giving you 60 days' notice.

2. **If Social Security grants you extra help with Part D costs**, you may enroll in Part D at that time even if Open Enrollment (Nov. 15 – Dec. 31) is closed. But you may have to pay a late-enrollment penalty. Based on how much extra help you receive, your penalty may cost less than the standard Part D late-enrollment penalty. You may apply for extra help at any time, even if you applied before and Social Security turned you down. To enroll, contact the Social Security Administration at **1-800-772-1213** or at www.ssa.gov on the Web.

What has changed? Before, Medicare said you must wait for the next Open Enrollment (Nov. 15 – Dec. 31) to join a Part D plan.

3. **If you have a Medicare Savings Program** (QMB, SLMB, or QI-1*), you may change Part D plans once a month. Your right to change plans continues even if Open Enrollment (Nov. 15 – Dec. 31) has ended.

What has changed? Before, if you had QMB, SLMB and QI-1 only, and no other Medicaid coverage, you had to wait until the next Open Enrollment (Nov. 15 – Dec. 31) to change plans.

4. **Your plan may now cover prescription Niacin products.** These include vitamins Niaspan® and Niacor®. For the rest of 2006, each plan may decide whether to cover these products or not. The plans will include them in the 2007 list of Part D covered drugs.

What has changed? Previously, Medicare barred all Part D plans from covering these products.

*QMB: Qualified Medicare Beneficiary, SLMB: Special Low-Income Medicare Beneficiary, QI-1: Qualified Individual - 1

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>



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